A Game about Bikes, Home, Family and Crime.
Riders

1%er Motorcycle Clubs. These are criminals of the lowest sort in the real world. However they still have an air of independence and a code of honor that is out of another world. They are outlaws in a law abiding world, an anachronism. The last remnants of the Wild West some say. Still, they are surrounded by mystique, some envy their alleged freedom. And in a romanticized view they are sometimes even Heroes.

This is a game not about the real 1%. This is a game about clubs like they are portrayed in some shows, books and films, for example Sons of Anarchy. They are still grimy, involved in crime and usually have a dastardly deposition. Even though their actions are questionable at best, they are the good guys for many.

Somewhere there is a small town in California that needs protection, and your MC is going to make sure that this town is kept safe as best they can and they will kill anyone who threatens their home, the status quo and their family.
Character creation
follows the core rules.

Instead of equipment allowance the characters in Riders use an abstract called Bundles, or B$ for short. These represent bundles or envelopes of cash.
The Town

A Hometown the characters want to protect is a core theme of this game. Because of this the town is created even before the characters.

Town generation is a collaborative task between the GM and the Players. It does not generate the only places in town but, the ones most important to the player characters and most prominent in the town. For each Skillpoint spent one Major NPC or one Location should be created by the group. It does not need to be overly detailed, a few short sentences and a name are usually enough.

A town has an overall morality. This should be discussed with the GM. The Morality of the town will influence how the citizens of the town will view the Characters and how they react to their actions.

Standard array: 50 55 60 65

DEX: Criminal Energy
STR: Determines Town Size.
WIL: Quality of Life
LOG: Business

Available Skillpoints are determined by the size of the town (STR). Skillpoints: STR 50 = 5 STR 55 = 10 STR 60 = 15 STR65 = 20
Note that Skillpoints for cities are not the same as development point, they are spend in a 1:1 ratio. Level 1 costs 1 skillpoint, level two one skillpoint more etc.

The Skills can be used as an indicator and random element of the game. If the MC is robbing a store a Roll on Police can determine when and how many cops arrive or if there is a rival gang passing by and getting involved or the quality of a doctor in the hospital when a MC Member has been beaten up.

No Skill can be higher then 4 at game start.

**Big Business** - LOG/2 How many Big players there are and their Influence, Landowners, Corporations etc.
**Education** - WIL/2 School quality and overall education level of the town. Availability of a Library. Can determine the availability of lawyers, psychiatrists etc.
**Health care** - WIL/2 How many Doctors, specialists and Hospitals there are and the overall quality.
**Lifestyle** - WIL/2 The average quality of live of the towns inhabitants. Determines how the majority lives and how much money is available in general.
**Outlaws** - DEX/2 Other Gangs and criminal elements. Can be potential allies or enemies.
**Police** - STR/2 Strength and Quality of Police Force. Hence each Skillpoint Spend is two bundles of cash extra in the clubs treasury.
**Small Business** - LOG/2 Number of Small Businesses and Craftsmen

Town Development: During Play the Town can change due to Developments, Skills can rise and decline. For example a new Investor comes to town causing Big Business to rise by one Level and Small Business to decline accordingly. Or the Characters draw the attention of the ATF, so the Police skill temporarily rises to 6 and will drop back to the original value once the agents have left the town.

Any change in skill level can result in any Location or NPC to disappear. A shop may close down. An NPC may leave the town, retire or be killed. Depending on the group this can be decided collaboratively or by the GM.
The Club

An MC is an entity and character of its own and handled similarly to a Town. As it is shared by all players with a huge impact on the game the creation should involve every player.

A club runs on money. Each level in a Skill Costs Bundles of Cash instead of skillpoints. The Cash needs to be spend to first acquire the level in equivalent amounts to a normal skill increase.

Each skill is rolled on when the need arises. For example when one character is caught by a cop Roll in Bribes to see if the cop is currently on your payroll.

If someone is on Prison roll Prison protection to make sure the imprisoned is safe. No skill can be higher then 3 at game start.

Attributes:

- **DEX**: Firepower/Manpower
- **STR**: Aggressiveness
- **WIL**: Willpower
- **LOG**: Smarts

- **WIL Bribes**: When Dealing with police or officials roll D% to determine if the person is on the clubs payroll or not.
- **LOG Lawyer Retainer**: Determines how good and readily available a lawyer is.
- **DEX Prison Protection**: Determines how safe Club members are once in Prison.
- **WIL Lifestyle**: Expensive booze or cheap? Great food or crummy stuff? Expensive cloth or surplus? Members use this value as an indicator of their lifestyle.
- **DEX Security**: Is used to roll against someone who tries to disturb a clubs investments break into the clubhouse or hurt one of its members or family etc.
- **LOG Clubhouse**: Assets similar to base building the club can use. See Table for available Perks.
- **LOG Legal Investments**: Each level should be allocated to a specific investment. They can all be invested into a single one or spread around. See page XX for details
- **STR Illegal Investments**: Each level should be allocated to a specific investment. They can all be invested into a single one or spread around. See page XX for details
- **STR Chapters**: This determine how many other chapters there are out there and if they are available as backup and help if needed.
**Investments**

At games start the club has number of characters + † Bundle of cash Investments.

Half of an Investments skills level needs to be paid each month as maintenance, minimum of one bundle. If maintenance can`t be paid the skill looses one level permanently. The lost level can be bought back up as a normal advance.

Legal Investments - Every legal Investment cost † more maintenance to the normal rate. To determine the amount of bundles generated make a skill check on the Clubs overall Legal Investments Score each month. On a success it generates the skill level in Bundles. On a failure half skill level. On a critical failure none and a critical success double. This roll should be made by the DM each month in advance because the result should be tied into the games story. Modificators resulting from the past sessions events should be applied to this roll.

Examples of Legal Businesses:

Bar  
Strip Club  
Car Workshop  
Adult Entertainment Studio  
Gas Station  
Store  
Barber Shop  
Car Dealer  
Workshop  
Craft Store (Carpenter etc)  
Construction  
Junk Yard  
Transportation  
Diner  
Security

/ Illegal Investments -

To determine the amount of profit generated make a skill check on the clubs overall Illegal Investments score each month. On a success it generates skill level +2 in Bundles. On a critical success double the skill level +3 bundles. On a failure it generates None. On a critical failure it produces none and Police or a rival is moving on the enterprise. This roll should be made by the DM each month in advance because the result should be tied into the games story. Modificators resulting from the past sessions events should be applied to this roll.

Examples for Illegal activities:

Gun Running  
Drug Dealing  
Drug Cooking  
Stolen Vehicles  
Stolen Parts  
Stolen Items  
Counterfeit Money  
Counterfeit Apparel  
Robbery  
Burglary  
Protection Racket  
Protection Runs  
Loan Sharking  
Betting  
Gambling  
Extortion
Player Characters

The heart and soul of the Club are the players characters. Usually the Characters are not normal members of the club but the shot callers and officers. They are the ones voting on club business, solely responsible for the welfare of the club and the safety of the town.

The normal MC members are not necessarily involved in the clubs criminal activities. However most of them have been arrested at times for Assault, Indecent Exposure or DUI.

At Character creation a player can declare his character to be a "Prospect" of the club. He will need not only skill alone but also a lot of luck to survive and be patched in at some point in the future. No group should have more than one Prospect in their ranks.

In game terms this means he may not spend any bones during Biker creation. He also suffers a -5 penalty on all rolls. To compensate the prospect receives an extra bone over his normal maximum each session. This is in effect until through the story and in agreement with the other players he is patched in. He loses the penalty as well as his extra Bone once the initiation is complete.

The rest of character creation follows the normal rules of Covert Ops.

A Note on Female Characters: In the fiction women are normally not members of the club and not directly involved in the crimes and strategic decisions. As "Old Ladies" They do have a lot of sway with their partners and are involved in their own club related business however. For this game we do not assume any gender for MC membership. The makeup of your MC is the decision of your player group and should be handled how you see fit.

**Businessman**

As Merchant from GM Operations Manual

- Replace Haggling with: Connections – The Businessman knows how to make contacts. A Biker may have have a number of contacts equal to his Businessman level.

- Replace Spin Doctor with: Let the money work: Each Level of businessman allows the character to invest one additional Bundle in any MC Investment to temporary raise its level or reduce the upkeep for a month by one bundle.
**Driver**

This skill represents training and experience with an assortment of vehicles.

Score: DEX/2 +10 per driver level.

- **King of the Road:** Focus: When this skill is first selected, you MUST select a focus: Cars, Motorcycles or Trucks. You are considered unskilled at areas outside your focus. Any time you raise a level, you MAY buy another focus for 3DP. Driver skill has only one score which applies to all focuses and to the land vehicles aspect. Can be used unskilled for driving checks.

- **Inspiring Daredevil:** Gain 1 "Stuntpoint" at level 2 and 6. Gain one additional Stuntpoint at level 1 if it is the secondary skill and one each at levels 1 and 4 if it is the primary skill. Each Stuntpoint can be used as a bone in relation to skill checks relating to driving a vehicle.

**Specializing:** Some drivers specialize in one specific Vehicle (a motorcycles, a sports cars, a trucks, etc.). Normally, your score represents your ability to operate all vehicles in which you have focus (see above). If you specialize, you receive a +10 bonus when piloting that specific vehicle. In other vehicles you have a -10 penalty. You may only specialize at the time of operative creation, and can only change your specialization by spending 3DP if the story and GM permit.
**Hitter**

The Hitter is Experienced in brawling and the use of melee weapons.

Score: STR/2 +10 per Hitter level.

**Unarmed Combat** – Use Hitter score for chance to hit. Damage equals 1D/2, plus STR bonus if appropriate.

**Weapon Combat** – Use Hitter score for chance to hit with melee weapons. Damage is by weapon, plus STR bonus if appropriate.

**Improvised Weapons:** For a Hitter every item in range is a weapon. A broken beer bottle, ashtray, barstool, motorcycle helmet etc. Each such weapon causes 1D+1 Damage, however is only available until the end of the combat.

**Dodging Expertise** – As MA

**Specializing:** Some Hitters specialize in one type of melee combat (Unarmed, blades, blunts or improvised). Normally, your score represents your ability to Attack with all melee weapons. If you specialize, you receive a +10 bonus when using that specific melee style in combat. In using anything else you have a -10 penalty. You may only specialize at the time of operative creation, and can only change your specialization by spending 3DP if the story and GM permit.
Leader

- As Core. Reword Recruit to: Chapter Backup.
**Mechanic**

Score: \( \log(2) + 10 \) per Mechanic level. Repair can be attempted unskilled.

- **Repair**: Score used to diagnose and repair a problem with any Vehicle or Weapon.

- **Hot wiring**: A Mechanic is very skilled in hot wiring any vehicle and disable the usual alarms.

- **Modification**: If Mechanic is the characters primary Skill gain one HardPoint each Level, as the secondary Skill gain HP at levels 2 4 6, otherwise only one HP at level 3. Hardpoints are necessary to install mods into Vehicles and weapons and can be applied to any item the mechanic wants.

- **Scavenging**: If Items are in short supply, important parts for repairs missing or you just need one more damn magazine for your gun. The Mechanic has a knack of finding what is needed. With a successful skillcheck the Mechanic can produce any one small or medium sized item out of his greasy pockets. It can be a stone, a pack of bullets, a lock-pick, a spark-plug or a pocketknife etc. But not an assault rifle, baseball bat or other, larger items. The Item is available until it is used or the end of the scene, whichever comes sooner.

**Specializing**: Many technicians specialize in one type of item (Cars, Motorcycles, Weapons). Normally, your score represents your ability with all technologies. If you specialize, however, you receive a +10 bonus with that technology. With other technologies you have a -10 penalty. You can only specialize at the time of operative creation, and may only change specialization by spending 3DP if the story and GM permit.
- As Core

Replace Surgery with:

The Good Stuff: A Doctor always has prescription drugs at hand but additionally some illegal ones. Provided with a properly equipped facility he can create his own drugs as well. Can identify any drug and predict its positive and negative effects.
Shooter

- as Soldier.

Addition:

Specializing: Many Shooters specialize in one type of Weapon (Revolver, Semi-Automatic, Assault Rifle, Shotgun, SMG, etc.). Normally, your score equally represents ability to fire any gun. If you specialize you receive a +10 bonus when using that type of gun. In other environments you have a -10 penalty. You can only specialize at the time of operative creation, and may only change specialization by spending 3DP if your story and the GM permit.
Thief

As Core
Outfitting

Every MC Member starts with a Biker Pack and a Knife. In addition they have 3 B$ +1 Bundle per level of MC Lifestyle to spend on additional equipment. They can also spend a Bone to gain 6 more B$ during character creation.

Available Outfitting Items

Lifestyle: -

Cover Identity:
Simple (Fake Passport)

Backup Personnel

New Backup personnel Table/Description, replaces the one from core:

- Basic backup – You are assigned one minor NPC to assist on your mission. For example: armed gunman 50 (semiautomatic pistol or rifle). Add +5 to the minor NPC’s score per rank of the purchasing Biker.

- Basic group backup – You are assigned a group of 3 minor NPCs (see Basic Backup, above). This is a typical way to have guards in a base of operations or to protect and secure an exit location or perform extractions. Still, they’re only minor NPCs and limited.

- Skilled backup – You are assigned one rank 1 operative as backup. This backup might be a trained thief, driver, mechanic, shooter or something else entirely. The GM creates the skilled Biker or uses a pre-generated archetype.

- Chapter Soldiers backup – You are assigned 5 veteran Bikers. These are minor NPCs: Chapter Soldier 55 (Shotgun, semi-automatic pistol, bullet proof vest, knife). Add +5 to the Bikers’s score per rank of the purchasing Biker. Purchase this option multiple times to have a large and well-equipped armed force at your disposal.

- Outlaw Biker Veteran backup – You are assigned a rank 3 shooter, driver, mechanic, hitter, etc. The GM creates the NPC. Bikers who are less than rank 3 who purchase Outlaw Biker backup are getting help from someone more skilled. This is not a minor NPC; the backup Biker should have a name, a story, and his own beliefs. He may not follow foolish orders blindly.

Equipment Packs:
Biker Pack: Contains a Prepaid Mobile, a Chopper, and the Cut.
Demolitions Pack
Infiltration Pack
Medic Pack
Mechanics Pack (Technician pack)

Personal Gear:
Bag full of Cash
Common Items
Expensive Items
Very Expensive Items

Gadgets: None

Defenses:
Cut 1 DR against unarmed
Leather Jacket
Ballistic Clothes
Bullet Proof Vest
Firearm Upgrades (Hardpoints)

Extended Magazine (HP)
Heavier Caliber (HP)
Improved Sights (HP)
Laser Targeting System (HP)
Silencer (HP)
Spare Ammo

*New Upgrades:*

- Shortened Barrel/Stock: Better to hit at shorter range, shorter Max Range
- Filed Off Sights: Faster Drawing, pistols only.

Other Weapons:

- Axe
- Crossbow
- Brass Knuckles
- Club
- Knife
- Nightstick
- Pepper Spray
- Stun Gun
- Taser
- Whip

Firearms:

- Revolver 0 HP
- Semi-Automatic Pistol 0 HP
- Submachine Gun 1 HP
- Semi-Automatic Rifle 1 HP
- Shotgun 0 HP
- Assault Rifle 1 HP

Grenades etc:

- Home Cooked Explosives (Plastic Explosive)